

In re:
Emmanuel Romero
Debtor

Case No. 23-11552-TA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-8
Date Rcvd: Nov 20, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2023:

Recip ID	Recipient Name and Address
db	Emmanuel Romero, 333 Calle Escuela, San Clemente, CA 92672-2108

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Nov 21 2023 06:05:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 21 2023 06:05:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
41631093	Email/Text: ebnbankruptcy@ahm.honda.com	Nov 21 2023 01:20:00	American Honda Finance Corp., Po Box 168088, Irving, TX 75016-8088
41631094	EDI: TSYS2	Nov 21 2023 06:05:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
41631096	EDI: CITICORP	Nov 21 2023 06:05:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
41631097	EDI: DISCOVER	Nov 21 2023 06:05:00	Discover Card, PO Box 3025, New Albany, OH 43054-3025
41631095	EDI: JPMORGANCHASE	Nov 21 2023 06:05:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
41631098	Email/Text: EBN@Mohela.com	Nov 21 2023 01:19:00	MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2023

Signature: /s/Gustava Winters

District/off: 0973-8

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2023 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Emmanuel Romero bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Jeffrey I Golden (TR)	lwerner@go2.law jig@trustesolutions.net;kadele@go2.law;C205@ecfbis.com
United States Trustee (SA)	ustpregion16.sa.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Emmanuel Romero</u>	Social Security number or ITIN	xxx-xx-2379
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number:	8:23-bk-11552-TA		

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Emmanuel Romero

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 11/20/23

Dated: 11/20/23

By the court: Theodor Albert
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.